## UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan 211 West Fort Street Detroit, MI 48226

Case No.: 16–43201–tjt Chapter: 13

In Re: (NAME OF DEBTOR(S))
Walter Bates
19946 Kentucky St
Detroit, MI 48221
Social Security No.:
xxx-xx-9561
Employer's Tax I.D. No.:

# NOTICE OF REQUIREMENT TO FILE A CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge. Pursuant to Rule 1007(b)(7) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must complete and file a **Certification About a Financial Management Course (Official Form 423)\*** as described in 11 U.S.C. § 111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that **Official Form 423** must be filed before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that in a chapter 13 case the debtor(s) must file Official Form 423 no later than the date when the last payment was made by the debtor as required by the plan under § 1328(b) of the Code.

Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the **Official Form 423**, the debtor(s) must pay the full reopening fee due for filing the motion.

Dated: 4/22/16

BY THE COURT

Katherine B. Gullo , Clerk of Court U.S. Bankruptcy Court

\* NOTE: The court will accept Official Form 423 (Certification About a Financial Management Course) or the Personal Financial Management Certificate provided by an approved course provider to satisfy the requirement under Federal Rules of Bankruptcy Procedure 1007(b)(7).

#### United States Bankruptcy Court Eastern District of Michigan

In re: Walter Bates Debtor Case No. 16-43201-tjt Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0645-2 User

User: admin Form ID: 13perfin Page 1 of 1 Total Noticed: 1 Date Rcvd: Apr 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2016.

db +Walter Bates, 19946 Kentucky St, Detroit, MI 48221-1137

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2016 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2016 at the address(es) listed below:

John A. Steinberger on behalf of Debtor Walter Bates john@steinbergerlaw.com, trinyette@steinbergerlaw.com;JASteinberger@gmail.com;connie@steinbergerlaw.com
Noel Aaron Cimmino on behalf of Debtor Walter Bates noel@steinbergerlaw.com, trinyette@steinbergerlaw.com;JASteinberger@gmail.com;connie@steinbergerlaw.com
Richardo I. Kilpatrick on behalf of Creditor Wayne County Treasurer ecf@kaalaw.com, konail@kaalaw.com;Rkilpatrick@ecf.courtdrive.com;jmcardle@ecf.courtdrive.com;csanders@ecf.courtdrive.com;ksmith@ecf.courtdrive.com;konail@ecf.courtdrive.com;Dchapman@ecf.courtdrive.com;tsmith@ecf.courtdrive.com;male

Tammy L. Terry mieb\_ecfadmin@det13.net

TOTAL: 4